

**Information to identify the case:**

Debtor 1	<u>Nancy L. Kerr</u>	Social Security number or ITIN	<b>xxx-xx-3143</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>18-22814-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nancy L. Kerr

10/31/18

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Nancy L. Kerr  
 Debtor

Case No. 18-22814-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Oct 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2018.

db  
 14880632 +Nancy L. Kerr, 900 Ninth Avenue, Irwin, PA 15642-3710  
 14880633 +20/20 Surgery Center, 516 Pellis Road, Greensburg, PA 15601-4592  
 14880633 +Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250  
 14880636 +CBCS, P.O. Box 2724, Columbus, OH 43216-2724  
 14880637 +Chestnut Hill - Irwin, 8775 Norwin Avenue, Suite 100, North Huntingdon, PA 15642-7705  
 14880640 +Dental Denture Pgh., 8700 Pennsylvania Avenue, North Huntingdon, PA 15642-2762  
 14880641 +Eichelberger & Sons, Heating/Air Conditioning, 10321 Center Highway,  
 North Huntingdon, PA 15642-2077  
 14880643 +Hartman Ophthalmic Associates, 516 Pellis Road, Greensburg, PA 15601-4592  
 14880644 +Irwin Eye Care, 511 Main Street, Irwin, PA 15642-3404  
 14880645 +Johnston The Florist, 14179 Lincoln Way, North Huntingdon, PA 15642  
 14880648 +LVNV Funding LLC, c/o Ralph Gulko, Esquire, Pressler and Pressler, LLP, 7 Entin Road,  
 Parsippany, NJ 07054-5020  
 14880649 +Mr. Cooper, P.O. Box 650783, Dallas, TX 75265-0783  
 14880650 +Northland Group, P.O. Box 390905, Minneapolis, MN 55439-0905  
 14880651 +Norwin Dental Irwin, 10261 Center Highway, Irwin, PA 15642-2096  
 14880652 +Receivables Outsourcing, LLC, P.O. Box 549, Timonium, MD 21094-0549  
 14880655 +SYNCB/QVC, c/o Gregg L. Morris, Esquire, Patenaude & Felix, A.P.C.,  
 4545 Murphy Canyon Road, 3rd Floor, San Diego, CA 92123-4363  
 14880654 +State Collection Service Inc., 2509 S. Stoughton Road, Madison, WI 53716-3314  
 14880659 +UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472  
 14880660 +Walter J. Bechtell, DMD, 558 Harrison City Road, Trafford, PA 15085  
 14880661 +Weltman, Weinberg & Reis Co., LPA, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842  
 14880662 +Westmoreland Hospital, Cashier, 134 Industrial Park Road, Suite 2400,  
 Greensburg, PA 15601-7848

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 01 2018 03:13:54 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14880634 +EDI: BANKAMER.COM Nov 01 2018 06:38:00 Bank of America, P.O. Box 31785,  
 Tampa, FL 33631-3785  
 14880635 +EDI: TSYS2.COM Nov 01 2018 06:38:00 Barclays Bank Delaware, P.O. Box 8803,  
 Wilmington, DE 19899-8803  
 14880638 +E-mail/Text: stacy@consumercollection.com Nov 01 2018 03:14:51  
 Consumer Collection Management, 2333 Grissom Drive, Saint Louis, MO 63146-3322  
 14880639 +EDI: RCSFNBMARIN.COM Nov 01 2018 06:38:00 Credit One Bank, P.O. Box 98875,  
 Las Vegas, NV 89193-8875  
 14880642 +E-mail/Text: bknotice@ercbpo.com Nov 01 2018 03:14:21 ERC, P.O. Box 57547,  
 Jacksonville, FL 32241-7547  
 14880646 +EDI: CBSKOHLS.COM Nov 01 2018 06:38:00 Kohl's Payment Center, P.O. Box 2983,  
 Milwaukee, WI 53201-2983  
 14880647 +EDI: CBSKOHLS.COM Nov 01 2018 06:38:00 Kohls/Capone, P.O. Box 3115,  
 Milwaukee, WI 53201-3115  
 14881173 +EDI: PRA.COM Nov 01 2018 06:38:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14880653 +EDI: SECONDRound.COM Nov 01 2018 06:38:00 Second Round, P.O. Box 41955,  
 Austin, TX 78704-0033  
 14880656 +EDI: RMSC.COM Nov 01 2018 06:38:00 Synchrony Bank/Care Credit, P.O. Box 965036,  
 Orlando, FL 32896-5036  
 14880657 +EDI: WTRNBANK.COM Nov 01 2018 06:38:00 TD Bank/Target Credit, P.O. Box 673,  
 Minneapolis, MN 55440-0673  
 14880658 +E-mail/Text: bankruptcydepartment@tsico.com Nov 01 2018 03:15:02 Transworld Systems Inc.,  
 P.O. Box 15273, Wilmington, DE 19850-5273

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 34

Date Rcvd: Oct 31, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 02, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2018 at the address(es) listed below:

Charles O. Zebley, Jr. on behalf of Trustee Charles O. Zebley, Jr. COZ@Zeblaw.com,  
PA67@ecfcbis.com;Lyndie@Zeblaw.com  
Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
Maureen Kroll on behalf of Debtor Nancy L. Kerr maureen@mkroll.comcastbiz.net,  
lisa@mkroll.comcastbiz.net  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5